

CLAIMS

5 What is claimed is:

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P.M.
1. A computer implemented method for facilitating a transaction between a subscriber and a vendor through an intermediary, said method comprising the steps of:
 - 10 a) receiving at said intermediary personal information from said subscriber to establish a user account;
 - b) storing said personal information for subsequent access;
 - c) receiving at said intermediary a request from said subscriber to access said user account, whereupon said subscriber's identity is verified by
 - 15 said intermediary against said personal information;
 - d) responsive to successful verification of said subscriber's identity, said intermediary entering into a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction; and
 - e) notifying said subscriber upon completion of said transaction,
 - 20 wherein said transaction is completed without disclosing said personal information about said subscriber to said vendor.

 2. The method as recited in Claim 1 further comprising the step of preparing an account activity statement for said subscriber, wherein said account activity statement includes information about transactions completed through said user account during a statement period.

3. The method as recited in Claim 1 further comprising the steps of:
f) receiving at said intermediary an item ordered from said vendor on
behalf of said subscriber pursuant to said subscriber's instruction; and
g) billing said subscriber for services rendered.

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4. The method as recited in Claim 3 further comprising the steps of
notifying said subscriber upon receipt of said item; and holding said item for
pick-up by said subscriber.

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5. The method as recited in Claim 3 further comprising the step of
shipping said item to said subscriber.

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6. The method as recited in Claim 3 further comprising the steps of
receiving at said intermediary a post-delivery request from said subscriber, said
post-delivery request relating to said item; and handling said post-delivery
request on behalf of said subscriber.

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7. The method as recited in Claim 6 wherein said post-delivery
request is selected from the group consisting of a return request, a repair
request, an exchange request, a warranty submission request, and a rebate
request.

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8. The method as recited in Claim 1 further comprising the steps of
maintaining at said intermediary rating information about said vendor; and
providing said rating information to said subscriber.

9. The method as recited in Claim 1 wherein said intermediary provides purchase financing to said subscriber in said transaction.

10. The method as recited in Claim 1 wherein said transaction is
5 conducted over the Internet.

11. A computer system comprising a processor coupled to a bus and a
memory unit coupled to said bus, said memory unit having stored therein
instructions that when executed implement a method for facilitating a
10 transaction between a subscriber and a vendor through an intermediary, said
method comprising the steps of:

- a) receiving at said intermediary personal information from said subscriber to establish a user account;
- b) storing said personal information for subsequent access;
- c) receiving at said intermediary a request from said subscriber to access said user account, whereupon said subscriber's identity is verified by said intermediary against said personal information;
- d) responsive to successful verification of said subscriber's identity, said intermediary entering into a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction; and
- e) notifying said subscriber upon completion of said transaction, wherein said transaction is completed without disclosing said personal information about said subscriber to said vendor.

25 12. The computer system as recited in Claim 11 wherein said method further comprises the step of preparing an account activity statement for said

subscriber, said account activity statement including information about transactions completed through said user account during a statement period.

13. The computer system as recited in Claim 11 wherein said method
5 further comprises the steps of:

- f) receiving at said intermediary an item ordered from said vendor on behalf of said subscriber pursuant to said subscriber's instruction; and
- g) billing said subscriber for services rendered.

10 14. The computer system as recited in Claim 13 wherein said method further comprises the steps of notifying said subscriber upon receipt of said item; and holding said item for pick-up by said subscriber.

15. The computer system as recited in Claim 13 wherein said method
15 further comprises the step of shipping said item to said subscriber.

16. The computer system as recited in Claim 13 wherein said method further comprises the steps of receiving at said intermediary a post-delivery request from said subscriber, said post-delivery request relating to said item;
20 and handling said post-delivery request on behalf of said subscriber.

17. The computer system as recited in Claim 16 wherein said post-delivery request is selected from the group consisting of a return request, a repair request, an exchange request, a warranty submission request, and a
25 rebate request.

18. The computer system as recited in Claim 11 wherein said method further comprises the steps of maintaining at said intermediary rating information about said vendor; and providing said rating information to said subscriber.

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19. The computer system as recited in Claim 11 wherein said intermediary provides purchase financing to said subscriber in said transaction.

20. The computer system as recited in Claim 11 wherein said
10 transaction is conducted over the Internet.

21. A computer system for facilitating a transaction between a subscriber and a vendor through an intermediary, said computer system comprising:

15 input means for receiving at said intermediary personal information from said subscriber to establish a user account;

storage means for storing said personal information for subsequent access;

20 said input means also for receiving at said intermediary a request from said subscriber to access said user account, whereupon said subscriber's identity is verified by said intermediary against said personal information;

means for enabling said intermediary to enter into a transaction with said vendor on behalf of said subscriber pursuant to said subscriber's instruction responsive to successful verification of said subscriber's identity; and

25 notification means for notifying said subscriber upon completion of said transaction, wherein said transaction is completed without disclosing said personal information about said subscriber to said vendor.

22. The computer system as recited in Claim 21 further comprising means for preparing an account activity statement for said subscriber, wherein said account activity statement includes information about transactions
5 completed through said user account during a statement period.
23. The computer system as recited in Claim 21 wherein said input means is also for receiving at said intermediary an item ordered from said vendor on behalf of said subscriber pursuant to said subscriber's instruction,
10 and wherein said computer system further comprises means for billing said subscriber for services rendered.
24. The computer system as recited in Claim 23 wherein said notification means is also for notifying said subscriber upon receipt of said item,
15 and wherein said computer system further comprises means for holding said item for pick-up by said subscriber.
25. The computer system as recited in Claim 23 further comprising shipping means for shipping said item to said subscriber.
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26. The computer system as recited in Claim 23 wherein said input means is also for receiving at said intermediary a post-delivery request from said subscriber, said post-delivery request relating to said item, and wherein said computer system further comprises means for handling said post-delivery
25 request on behalf of said subscriber.

27. The computer system as recited in Claim 26 wherein said post-delivery request is selected from the group consisting of a return request, a repair request, an exchange request, a warranty submission request, and a rebate request.

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28. The computer system as recited in Claim 21 wherein said transaction is conducted over the Internet.

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